

MOODY'S ANALYTICS

Compliance Catalyst

The data-driven decision engine and risk management platform

Powered by the best entity data set, Orbis
and intelligent screening powered by GRID.

Compliance Catalyst combines data,
technology and risk processes in a
single platform.



Compliance Catalyst is our risk platform that configures customer workflows. It empowers customers to answer two important questions at scale: "Who am I doing business with?" and "What are the real time and historic risks with this entity?".

It has a new and contemporary user interface, integrates more smoothly with the Orbis database, and has many other enhancements to make it the ideal contemporary risk management platform.

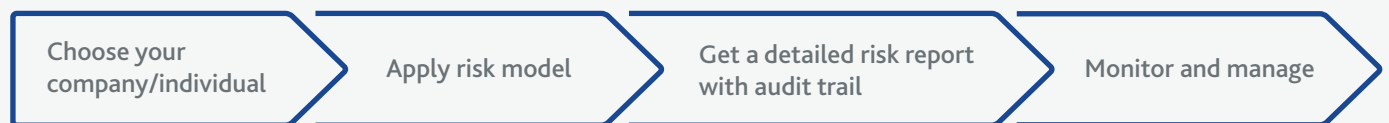
What is Compliance Catalyst?

Compliance Catalyst is an integrated platform that combines data, technology and people power. It streamlines your know your customer (KYC), anti-money laundering (AML) and anti-bribery and corruption (ABAC) research, and makes your client onboarding and customer due diligence more efficient.

It runs entities and individuals through a series of checks that you can audit and automate to help you identify risk quickly. Get started straightaway with our out-of-the-box models, or create your own models tailored to your risk profiles and appetite. Compliance Catalyst is powered by the Orbis entity database.

Alongside this you can combine your own data, and data from your customers, into your analyses. For more complex entities you can push research directly to an integrated enhanced due diligence service.

Compliance Catalyst process: a simple overview



Orbis

Orbis is the leading entity database with a focus on private companies. It has extensive information on corporate structures that highlight ultimate and beneficial owners and power and control. It also has extensive events information, including M&A, changes in ownership, corporate actions, company announcements and curated news.

GRID

Grid is a risk database of adverse media, sanctions, watchlists and PEPs. Risk information is curated into detailed profiles, so you can see associated risk-relevant data in structured detailed reports. Grid's combination of data and categorization means you can filter content by risk type, risk stage and risk age, based on relevance and your own risk profiles.

| Key features

The integrated platform

What sets Compliance Catalyst apart is that it's an integrated solution. It combines your data, the best entity data from Orbis, and flexible due diligence screening – automated and enhanced – all in one place.

Your own data can include feeds via Web Services, or you can integrate automated eforms and questionnaires to incorporate data from your clients and onboarding entities themselves. And to complement Compliance Catalyst's risk reporting you can choose to employ its integrated enhanced due diligence.

An instant KYC company report and risk preview

As soon as you've completed the entity resolution step – linking your subject company to the correct entity in Orbis – you'll get an instant screening against watchlists and adverse media, plus a succinct overview of compliance relevant data, all visible before you've even started your risk assessment.

Get started out of the box – or do detailed customization

You can get started straightaway with our range of out-of-the-box models or create your own models that are tailored to your risk profiles. The models are simple to create and are part of the self-serve concept that means you can manage your Compliance Catalyst customization, workflow and uploads without relying on us or other third parties.

Contemporary interface and machine learning

New Compliance Catalyst gives you an improved user experience and uses more contemporary technology – including machine learning to improve the relevance of adverse news and false positives.

Enhanced alerts – scored for relevance and with fewer false positives

We've enhanced our alerts. They are:

- scored for relevance by an AI model to indicate whether a human analyst would consider them material or not to help you easily filter out false positives
- easier to dismiss in bulk
- more precise – the combination of Orbis and Grid risk data delivers accurate name matching and highly customizable risk profiling

Dashboards and analytics

Dashboards give a clear overview of your entire portfolio and management views on research in progress, and resolved and unresolved alerts.

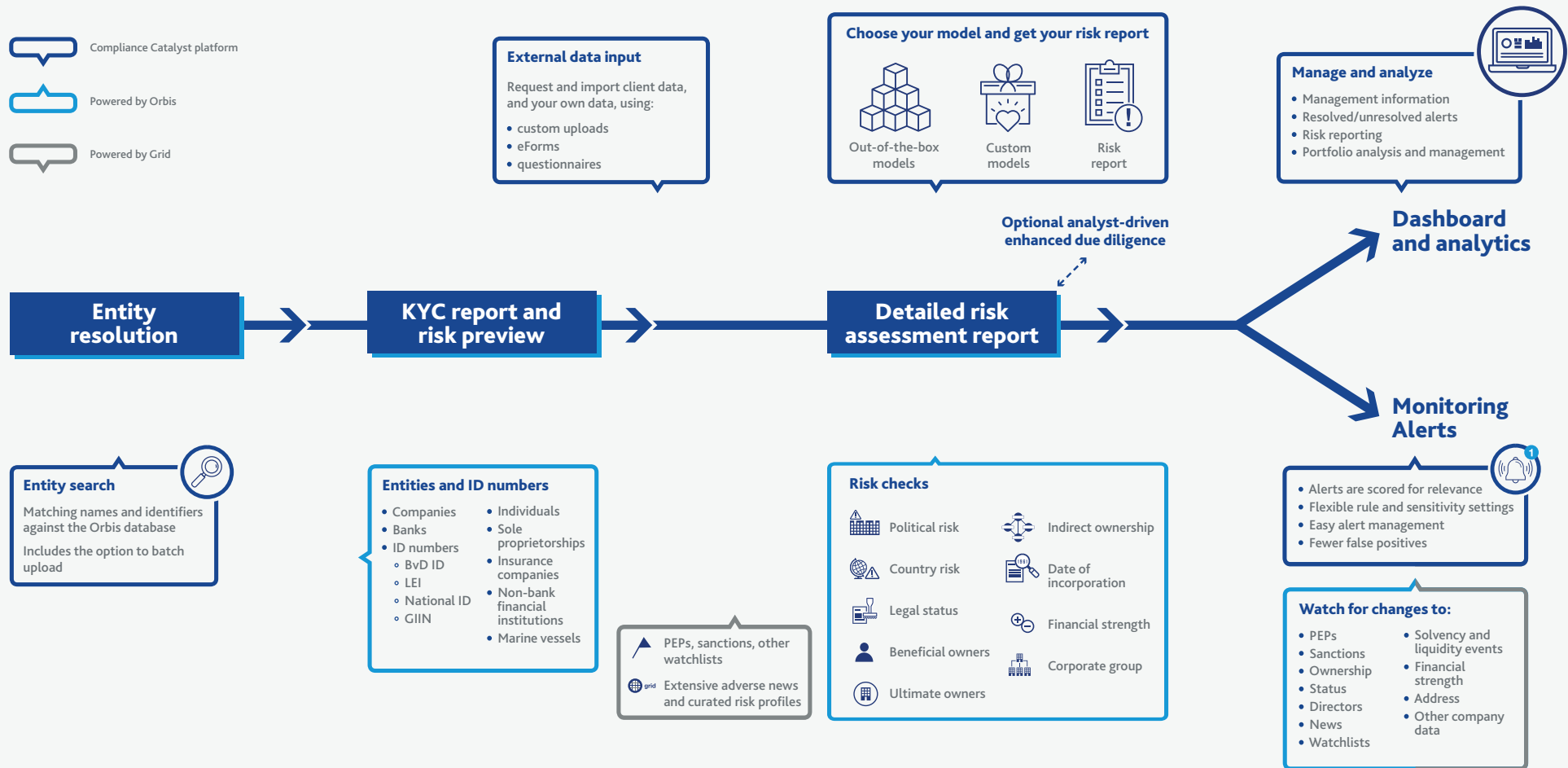
Build your own Compliance Catalyst

Create your own workflows — choose your own modules — develop your own automation. Create your own workflow, triggers and dataset combinations and choose from a wide range of modules. Your Compliance Catalyst can be as simple or as sophisticated as you like, and suitable for your internal user base – from pre-sales look ups to detailed and enhanced due diligence.

Own data and forms

Compliance Catalyst has a range of data integration and custom upload options, and you can create your workflow around them. These include forms and questionnaires so you can add data from your customers, and the onboarding entities themselves.

The data-driven decision engine and risk management platform



← Create your own workflow and triggers →

← Ongoing analysis and monitoring →

← Full audit trail and annotation options →

| Powering Compliance Catalyst

Orbis offers the most extensive company information and corporate structures. It's combined with risk-relevant data from Grid, to deliver new levels of certainty on your third parties.

Unique identifiers

These include the BvD ID numbers, local ID numbers, plus other recognized systems including LEIs and GIINs.

Extensive corporate ownership structures and beneficial ownership

Our carefully sourced, treated and structured ownership data helps you learn more about the ownership structures of individual companies, as well as their corporate group. Where possible information is date-stamped and the source indicated. You can see changes over time and archived ownership. You can also define beneficial ownership to be consistent with your internal or local regulatory requirements. Information also includes:

- comprehensive lists of direct and indirect subsidiaries and controlling shareholders
- corporate groups – all companies with the same ultimate owner as the subject company
- direct and indirect ownership and ultimate owners
- clearly indicated beneficial owners – and the path from your subject company to the beneficial owner
- beneficial ownership as filed at the local registry

Individuals affiliated to companies

Orbis offers an extensive database of relevant people within or connected to companies, including: directors, advisors, auditors, board members and senior managers.

We show their current and previous positions as well as their connections to other individuals in Orbis.

Financial data and financial strength metrics

Orbis's standardized financials and financial models, show you financial viability and predictive indicators of a company's financial strength.

Adverse news and curated risk data

Grid is a comprehensive curation of adverse media, PEPs, monitored watch lists, sanctions and screening. Grid has detailed categories including terrorism, human trafficking, organized crime, cyber crime and environmental crime. These categories align to the AML 6 Predicate Offences and FATF Designated Category of Offences.

It contains over 3 billion media articles that are highly categorized by more than 50 risk codes and 30 risk stages. It powers smarter screening in Compliance Catalyst and delivers more accurate and relevant results.

ESG reputational risk data

Environmental, social and governance (ESG) risk data and metrics, to assess the reputational risk associated with companies to help decide whether to work with them.

Marine vessels

Track whether specific vessels appear on sanctions lists and how they are linked to entities.

Original documents

- Locally filed "scanned images"
- The ability to order copies of official business documents from around the world
- PDFs of annual reports
- Links to documents filed at registries

Other company information, including:

- Indications that an entity has been awarded a public tender
- Legal status, date of incorporation, an entity's industry and country/political regime
- AML documents for financial institution

| The modules

Optimize Compliance Catalyst for your organization, audience and risk profiles. Here are some of our premium modules:

Entity resolution

Confirm your entity against the huge Orbis universe of entity data, including companies (private and listed), banks and financial institutions, sole proprietorships, insurance companies, non-bank financial institutions, marine vessels, and individuals. Orbis only has official entity names (with their unique identifier numbers) and searching is simple and fast. So, once you've matched your subject entity to the correct record in Orbis, you can be confident your ongoing analysis is based on the appropriate legal entity and its associated data. And this works for your self-serve batch uploads too. And once you've matched your entity you can enrich your records from the data in Orbis.

Adverse media tool

See filtered, relevant news relating to your subject company, individuals and your portfolio. Recent innovations mean the adverse media tool is powered by machine learning resulting in more accurate identification of a genuine negative sentiment, reducing false positives and erroneous stories.

Enhanced due diligence

If your screening suggests you need to take a closer look at higher risk entities or individuals, you can use the workflow to send it straight to your own analysts or our enhanced due diligence (EDD) service.

Sanctioned-by-extension

According to OFAC's 50% rule, companies who may not be sanctioned in their own right can still be subject to sanctions due to their connection to sanctioned corporations or individuals. Our ownership data and tools can help you identify the entities who are "sanctioned by extension".

Shareholder power

The Power Score looks deeper than just volume of ownership. It helps you locate and identify powerful shareholders who are easily overlooked because they're not legal and/or beneficial owners.

Ownership Explorer

This dynamic data visualization tool gives you navigable bottom-up and top-down views of complex ownership structures. It has filters and colour coding to make corporate structures come alive for easy analysis.

Conflict/affiliation checker using Pathfinder

You can quickly see if companies or individuals are linked. The results are in diagrammatical and tabular formats and even complex screening takes just minutes.

Cybersecurity analytics

Assess a company's cybersecurity risk during onboarding and diligence processes using BitSight's industry-leading cybersecurity analytics. Companies that exhibit poor cybersecurity hygiene pose a greater risk of experiencing a cybersecurity incident or being a victim of a financial crime. The continuous monitoring of cybersecurity performance in customers and third parties can reduce the likelihood of cybersecurity incidents and fraud.

Key benefits

- an intuitive and fast user experience that helps you spot risk so you can escalate high risk cases more quickly.
- superior underlying data from Orbis and Grid combined with a high tech approach that includes machine learning and natural language processing, for better data curation, a reduction in non-risk relevant data noise, and ultimately fewer false positives.
- a self-serve user experience – you can batch upload large numbers of companies, work with the models without external support or access through an API web service.
- data that's centralized and with audit trails, reporting, workflow, tailored risk profiles and compliance policies all embedded into the platform.

About Moody's Analytics KYC

Moody's Analytics Know Your Customer (KYC) is transforming risk and compliance, creating a world where risk is understood so decisions can be made with confidence.

Our customers build their own unique KYC ecosystem using our flexible workflow orchestration platform, award-winning datasets, analytical insights, and integrations with global providers to create powerful risk management solutions.

Harnessing our innovative technology and industry expertise, Moody's Analytics automates accurate screening and swift onboarding of customers and third parties. We continue our support throughout the customer lifecycle by enabling the perpetual monitoring of counterparty risk across global business networks in near real-time.

Moody's Analytics KYC is helping customers automate onboarding journeys in 197 countries, across 211 jurisdictions: completing 800M+ new customer and third-party checks each day on average in 2022, including screening against our database of 17M+ risk profiles, 450M+ entities, and 34K+ sanctioned entities.

Our configurable solutions empower risk and compliance professionals to deliver compliance efficiency and excellent customer experiences with no compromise.

AMERICAS

+1.212.553.1653

clientservices@moodys.com

EMEA

+44.20.7772.5454

clientservices.emea@moodys.com

ASIA (Excluding Japan)

+852.3551.3077

clientservices.asia@moodys.com

JAPAN

+81.3.5408.4100

clientservices.japan@moodys.com

